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CENTRAL FAX CENTER Docket No. POU920030137US1

MAR 10 2008

In re application of: Jordi A. Albornoz
Serial No.: 10/759,966
Filed: January 16, 2004
For: PROMPTED AUTOMATIC
ONLINE PAYMENTS

COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Transmitted herewith is Appellant's Brief in support of Appellant's appeal to the Board of Patent

Appeals and Interferences from the Examiner's final rejection in the Office Action dated September 6, 2007.

[X]   A petition for extension of time is hereby requested.

[X]   The Commissioner is hereby authorized to charge payment to cover the filing fee to Deposit Account
       No. 50-1556.

[X]   The Commissioner is hereby authorized to charge payment to cover the extension fee to Deposit
       Account No. 50-1556.

[X]   The Commissioner is hereby authorized to charge payment of any necessary fees associated with this
       communication or credit any overpayment to Deposit Account No. 50-1556.

Respectfully submitted,

Date: March 10, 2008   By: /Stephen Bongini/
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PATENT
POU920030137US1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
JORDI A. ALBORNOZ) Group Art Unit: 3609
Serial No.: 10/759,966)
Filed: January 16, 2004) Examiner: C. Madamba
For: PROMPTED AUTOMATIC)
ONLINE PAYMENTS)
_____)

APPELLANT'S BRIEF

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Appellant hereby respectfully submits this brief in support of Appellant's appeal to the Board of Patent Appeals and Interferences from the decision dated September 6, 2007 of the Examiner finally rejecting claims 1-20 of the above-referenced application.

CERTIFICATE OF TRANSMISSION
I hereby certify that this correspondence is being facsimile transmitted to, or electronically sent to the United States Patent and Trademark Office on:

March 10, 2008

Stephen Bongini
Name

/Stephen Bongini/
Signature

I.   REAL PARTY IN INTEREST

The real party in interest is International Business Machines Corporation (IBM) of Armonk, NY.

II.   RELATED APPEALS AND INTERFERENCES

There are no related appeals or interferences.

III.   STATUS OF CLAIMS

Claims 1-20 are pending. Claims 1-20 were finally rejected in the Office Action dated September 6, 2007, and are on appeal.

The Claims Appendix contains a copy of claims 1-20, which are the claims involved in this appeal.

IV.   STATUS OF AMENDMENTS

Appellant has not filed any amendments subsequent to the final rejection in the Office Action dated September 6, 2007.

V.   SUMMARY OF THE CLAIMED SUBJECT MATTER

The present invention is directed to systems and methods for providing automatic recurring online payments.   In accordance with one embodiment of the present invention, independent claim 1 recites a method for providing automatic recurring online payments. According to this method, there is received, from a user, an automatic recurring online payment configuration that includes an amount and an interval for executing a plurality of automatic recurring payments. [page 2, lines 20-24; page 5, lines 13-17; page 9, lines 5-11; page 12, lines 25-29; page 13, lines 1-15; FIG. 3; FIG. 5] It is determined that one of the automatic recurring payments is to be executed based on the automatic recurring online payment configuration. [page 6, lines 9-10; page 8, lines 8-16; FIG. 3]

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In response to determining that the one automatic recurring payment is to be executed, a notification is sent to the user to notify the user that the one automatic recurring payment is to be executed, with the notification being sent to the user before the one automatic recurring payment is executed [page 2, lines 24-25; page 4, lines 19-21; page 5, lines 3-7 and 17-19; page 6, lines 9-11; page 10, lines 17-25; page 14, lines 5-14; FIG. 3] It is determined whether or not to execute the one automatic recurring payment based on at least one of a response to the notification received from the user and a lack of a response to the notification from the user within a specified period of time. [page 2, lines 25-28; page 6, lines 12-16 and 20-23, page 11, lines 1-12 and 24-29; page 12, lines 3-22; FIG. 3; FIG. 4]

In accordance with another embodiment of the present invention, independent claim 10 recites a computer readable medium that is encoded with a program for providing automatic recurring online payments. According to the instructions of the program, there is received, from a user, an automatic recurring online payment configuration that includes an amount and an interval for executing a plurality of automatic recurring payments. [page 2, lines 20-24; page 5, lines 13-17; page 9, lines 5-11; page 12, lines 25-29; page 13, lines 1-15; FIG. 3; FIG. 5] It is determined that one of the automatic recurring payments is to be executed based on the automatic recurring online payment configuration. [page 6, lines 9-10; page 8, lines 8-16; FIG. 3]

In response to determining that the one automatic recurring payment is to be executed, a notification is sent to the user to notify the user that the one automatic recurring payment is to be executed, with the notification being sent to the user before the one automatic recurring payment is executed. [page 2, lines 24-25; page 4, lines 19-21; page 5, lines 3-7 and 17-19; page 6, lines 9-11; page 10, lines 17-25; page 14, lines 5-14; FIG. 3] It is determined whether or not to execute the one automatic recurring payment based on at least one of a response to the notification received from the user and a lack of a response to the notification from the user within a specified

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period of time. [page 2, lines 25-28; page 6, lines 12-16 and 20-23, page 11, lines 1-12 and 24-29; page 12, lines 3-22; FIG. 3; FIG. 4]

Independent claim 17 recites a computer system for providing automatic recurring online payments. The computer system includes a receiver that receives, from a user, an automatic recurring online payment configuration that includes an amount and an interval for executing a plurality of automatic recurring payments. [page 2, lines 20-24; page 5, lines 13-17; page 9, lines 5 -11; page 12, lines 25-29; page 13, lines 1-15; FIG. 3; FIG. 5] A processor determines that one of the automatic recurring payments is to be executed based on the automatic recurring online payment configuration [page 6, lines 9-10; page 8, lines 8-16; FIG. 3]

A transmitter sends, in response to determining that the one automatic recurring payment is to be executed, a notification to the user to notify the user that the one automatic recurring payment is to be executed, with the notification being sent to the user before the one automatic recurring payment is executed. [page 2, lines 24-25; page 4, lines 19-21; page 5, lines 3-7 and 17-19; page 6, lines 9-11; page 10, lines 17-25; page 14, lines 5-14; FIG. 3] The processor determines whether or not to execute the one automatic recurring payment based on at least one of a response to the notification received from the user and a lack of a response to the notification from the user within a specified period of time. [page 2, lines 25-28; page 6, lines 12-16 and 20-23, page 11, lines 1-12 and 24-29; page 12, lines 3-22; FIG. 3; FIG. 4]

VI.   GROUNDS OF REJECTION TO BE REVIEWED ON APPEAL

The rejection of claims 1-20 under 35 U.S.C. § 102(b) as being anticipated by Ensel et al. (U.S. Patent No. 6,493,685).

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VII. ARGUMENT

CLAIMS 1, 10, AND 17 ARE NOT ANTICIPATED BY ENSEL

Appellant respectfully submits that claims 1, 10, and 17 are patentable over Ensel because the Ensel reference does not teach or suggest all of the recited claim limitations.   Appellant respectfully suggests selection of independent claim 1 as representative of the independent claims on appeal.   Independent claim 1 recites a method comprising the steps of:

> receiving, from a user, an automatic recurring online payment configuration that includes an amount and an interval for executing a plurality of automatic recurring payments;
> determining that one of the automatic recurring payments is to be executed based on the automatic recurring online payment configuration;
> in response to determining that the one automatic recurring payment is to be executed, sending a notification to the user to notify the user that the one automatic recurring payment is to be executed, the notification being sent to the user before the one automatic recurring payment is executed; and
> determining whether or not to execute the one automatic recurring payment based on at least one of a response to the notification received from the user and a lack of a response to the notification from the user within a specified period of time.

Appellant asserts that at least the underlined limitations of claim 1 are not taught or suggested by the Ensel reference.   The claims were rejected under 35 U.S.C. § 102(b), which expressly requires that a single reference teach (i.e., identically describe) each and every element of the rejected claims.[1]   Because each and every recited claim limitation is not taught by the cited reference, the final rejection of this claim should be reversed.

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[1] "A claim is anticipated only if each and every element as set forth in the claim is found, either expressly or inherently described, in a single prior art reference." *Verdegaal Bros. v. Union Oil Co. of California*, 814 F.2d 628, 631, 2 USPQ2d 1051, 1053 (Fed. Cir. 1987) (emphasis added).

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The present invention is directed to efficient and easy-to-implement method and systems for providing prompted automatic recurring online payments. One embodiment of the present invention provides a method for providing automatic recurring online payments. According to this method, instead of immediately executing a payment according to a recurring schedule, a notification is sent to the user before an automatic recurring payment is executed. More specifically, there is received from a user an automatic recurring online payment configuration that includes an amount and an interval for executing a plurality of automatic recurring payments.

In response to determining that one of the automatic recurring payments is to be executed based on the automatic recurring online payment configuration, a notification is sent to the user to notify the user that the one automatic recurring payment is to be executed. This notification is sent to the user before the one automatic recurring payment is executed. It is determined whether or not to execute the one automatic recurring payment based on a response received from the user and/or a lack of a response from the user within a specified period of time. Because the user is notified when a payment is to be executed, the user can decide whether or not to have the payment executed as previously planned. Thus, the convenience of having the system automatically remember recurring payments is still provided, but more control over the payments is maintained by the user.

OVERVIEW OF THE CITED REFERENCE

The Ensel reference is directed toward an information interface provider ("IIP") that acts as an interface between a billing entity and its customers. The IIP presents electronic bills to customers and processes payments made by the customers. The IIP maintains a Billing-entity Acquisition Platform ("BAP") which is a staging area that facilitates presentment of bills to the billing entity's customers via a communication mechanism such as email and facilitates payment via any accepted payment

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mechanism. The customer can select how bills are to be presented and the IIP then transmits the bills through that channel. The IIP insulates the billing entities from the physical tasks of presenting the bills to the customers and processing the payments from the customers.

The IIP receives the billing data from the billing entity, formats the billing data for storage, and then formats the bill for the desired channel of distribution. With regard to payments, customers can pay in different manners such as by credit card or paper check, and the IIP can also track preauthorized payments of certain bills. For preauthorization, the customer first authorizes the IIP to recurringly debit a selected account to pay a bill (or bills), typically a recurring bill that is always for the same amount (e.g., a mortgage payment). Once payment has been preauthorized, whenever the preauthorized payment for that bill is due, the IIP debits the selected account and credits the account of the billing entity. **Ensel fails to teach sending a notification to a user prior to a scheduled automatic recurring payment being fulfilled and executing the automatic recurring payment based on a user's response or lack of response to the notification.**

THE "SENDING" AND SECOND "DETERMINING" LIMITATIONS

To begin, the Ensel reference is only directed toward receiving billing information from a biller, sending that billing information to a user, receiving payment instructions from a user that can include pre-authorized payment instructions, and processing the payments. *See* Ensel at col. 3, lines 55-65; col. 4, lines 46-51; col. 6, lines 43-50; col. 7, lines 60-65; col. 8, lines 43-48; col. 10, lines 21-49; col. 11, lines 25-33; col. 12, lines 65-67.

In Ensel, an information interface provider ("IIP") acts as an interface between a billing entity and its customers. The IIP presents electronic bills to customers and processes payments made by the customers. The customer can select how bills are to be presented and the IIP then transmits the bills through that channel. The IIP receives

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the billing data from the billing entity, formats the billing data for storage, and then formats the bill for the desired channel of distribution.   With regard to payments, customers can pay in different manners such as by credit card or paper check, and the IIP can also track preauthorized payments of certain bills.   For preauthorization, the customer first authorizes the IIP to recurringly debit a selected account to pay a bill (or bills), typically a recurring bill that is always for the same amount (e.g., a mortgage payment).   Once payment has been preauthorized, whenever the preauthorized payment for that bill is due, the IIP debits the selected account and credits the account of the billing entity.

Ensel does not teach determining that an automatic recurring payment is about to be executed, notifying a user that the payment is about to be executed, and executing or not executing the automatic recurring payment based on the user's response or lack of response to the notification. Ensel merely teaches that a system transmits billing information to a user who then gives instructions on how to pay the bill. The system of Ensel then pays the bill based on the user's payment instructions. If the user sets up an automatic payment, the system of Ensel simply pays the bill automatically like any conventional bill payment system. The system of Ensel does not even notify the user that the automatic payment is about to occur, and thus cannot possibly determine whether or not to execute the automatic payment based on the user's response or lack of response to the notification. In other words, Ensel only teaches sending a bill notification to a user, and does not teach sending a notification that an automatic recurring payment is to be executed.

The present invention, on the other hand, is directed to an efficient and easy-to-implement method for providing prompted automatic recurring online payments. Instead of immediately executing such a payment according to a recurring schedule as in the system of Ensel, embodiments of the present invention send a notification to the user before the automatic recurring payment is executed. It is then determined whether

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or not to execute this automatic recurring payment based on a response received from the user and/or a lack of a response from the user within a specified period of time. Because the user is notified when a payment is to be executed, the user can decide whether or not to have the payment executed as previously planned. Thus, the convenience of having the system automatically remember recurring payments is still provided, but more control over the payments is maintained by the user.

The Examiner is reading Ensel beyond the meaning and scope of its teachings and is further mischaracterizing Ensel, thereby constituting **clear error** on the part of the Examiner.

For example, with respect to the "sending" claim limitation of:

> in response to determining that the one automatic recurring payment is to be executed, sending a notification to the user to notify the user that the one automatic recurring payment is to be executed, the notification being sent to the user before the one automatic recurring payment is executed

the Examiner on page 3 of the Final Office Action dated September 6, 2007 states that:

> Ensel in at least column 10, lines 36-39 wherein "examples of the type of information included in the enrollment database includes, but is not limited to: ...reminder preferences (e.g., as soon as possible, at the end of the month, 5 days before due date, 5 days late, no reminder...) as well as reminder channels (e.g., email, paper mail, fax, phone call, beeper...)" and in at least column 14, lines 38-41 wherein "the enrollment database can also track unopened bills and generation reminders as specified in the reminder preferences contained in the enrollment database file."

and:

> Ensel teaches a notification means not only for bill availability [see at least column 10, lines 36-39] but for recurring payments as well [see at least column 4, lines 48-51].

These statements made by the Examiner clearly show that the Examiner is improperly expanding the scope of Ensel. Ensel's teaching of "reminder preferences (e.g., as soon as possible, at the end of the month, 5 days before due date, 5 days late,

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no reminder..." is only with respect to reminding a user of a bill. The Examiner goes on to state that Ensel teaches "the enrollment database can also track unopened bills and generation reminders as specified in the reminder preferences contained in the enrollment database file." As can be seen, Ensel is stating that reminders are generated based on user preferences to remind a user that a bill has not been opened. These teachings of Ensel clearly show that Ensel is **only** teaching sending a bill notification. There is no teaching or suggestion that these reminders are associated with automatic recurring payment notification. At column 4, lines 48-51, Ensel merely discloses processing pre-authorized payments. For example, Ensel states:

> Furthermore, the IIP must be able to track preauthorized payments of certain bills by customers. Using preauthorization, the consumer may authorize the IIP to debit a preselected consumer account with respect to certain bills, typically recurring bills for the same amount, e.g., a mortgage payment.

This teaching of Ensel certainly does not disclose that the system of Ensel sends a user a notification of an automatic recurring payment when the system determines that the automatic payment is about to be executed. In fact, this teaching of Ensel is completely irrelevant with respect to the present invention. This citation is referring back to the reminder discussed above and is directed to "unopened bills", **not** to a notification of an automatic recurring payment.

The Examiner is taking Ensel's teaching of sending reminders for bills and improperly expanding the scope of Ensel to assert that Ensel teaches the recited limitation of "in response to determining that the one automatic recurring payment is to be executed, sending a notification to the user to notify the user that the one automatic recurring payment is to be executed, the notification being sent to the user before the one automatic recurring payment is executed".

While Ensel does teach that a user can configure payment methods, this **is very different than, and does not teach or suggest**, notifying a user that an automatic recurring payment is to be executed. Ensel merely teaches that a user can setup

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automatic payments. However, Ensel is completely silent on notifying a user that such an automatic recurring payments is about to be executed. For example, Ensel teaches at column 14, lines 54-64:

> With respect to payments, the BAP 200 initiates the automatic payments prescribed in the enrollment profiles 205 without any initiative required by the customers 80. . . . For both management and customer service purposes, the BAP 200 keeps track of the status of customer payments, i.e., scheduled, in process, disputed, paid, and posted . . . .

Thus, Ensel only teaches that automatic payments are initiated and fails to teach or suggest determining that an automatic recurring payment is to be executed and notifying the user that this automatic recurring payment is to be executed.

Sending an email containing a bill **is very different** than sending a notification to notify the user that an automatic recurring payment is to be executed. The Examiner states on page 3 of the Final Office Action that "Ensel teaches a notification means not only for bill availability [see at least column 10, lines 36-29] but for recurring payments as well [see at least column 4, lines 48-51]".

However, these cited portions of Ensel actually show that the system of Ensel merely provides a mechanism for processing automatic payments, and not a mechanism for notifying the user that an automatic recurring payment is to be executed. For example, at column 4, lines 48-51, Ensel merely states that a user can authorize the system of Ensel to debit a preselected account to pay a bill. Appellant cannot understand how the Examiner can assert that this teaching is the same as sending a notification to a user that an automatic recurring payment is to be executed. With respect to the present invention, the user is notified of an automatic recurring payment before that automatic recurring payment is executed. This allows the user to confirm, modify, cancel, or otherwise react to the payment before it is made.

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Further, the second "determining" limitation recites:

> determining whether or not to execute the one automatic recurring payment based on at least one of a response to the notification received from the user and a lack of a response to the notification from the user within a specified period of time

As explained above, Ensel does not teach sending a notification to the user to notify the user that an automatic recurring payment is to be executed before that automatic recurring payment is executed. Therefore, Ensel cannot possibly teach determining whether or not to execute a payment based on a response to such a notification received from the user and/or a lack of a response to such a notification from the user within a specified period of time.

Ensel only teaches presenting bills to a user and paying each of these bills based on user preauthorization or user payment instructions. In the system of Ensel, automatic payments are performed without any prior notification to the user. In contrast, in embodiments of the present invention a notification is sent to the user before an automatic recurring payment is executed, and then a determination is made whether or not to execute that automatic recurring payment based on a response and/or lack of a response from the user.

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The following illustrations show differences between an exemplary embodiment of the present invention and Ensel.
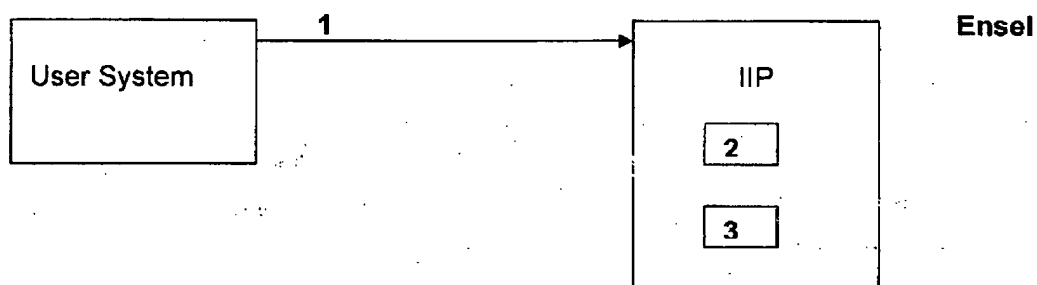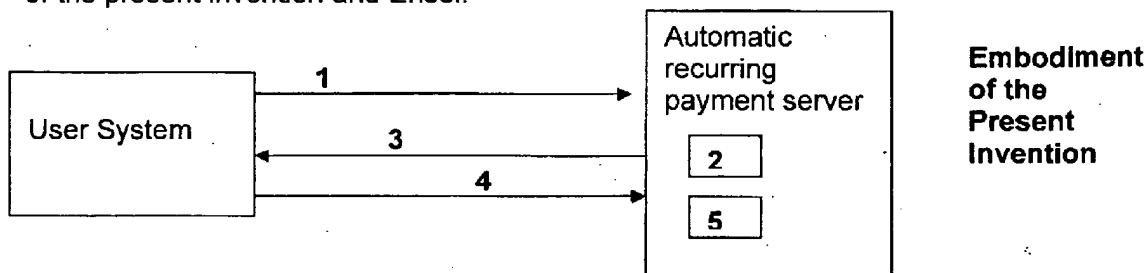
As shown, in the exemplary embodiment of the present invention, the user (at step 1) sends an automatic recurring online payment configuration that includes an amount and an interval for executing the automatic recurring payments. The automatic recurring payment server (at step 2) determines that one of these automatic recurring payments is to be executed based on the automatic recurring online payment configuration that was received from the user. In response, the automatic recurring payment server (at step 3) sends a notification to the user to notify the user that this automatic recurring payment is to be executed. This notification is sent to the user before the automatic recurring payment is executed. The user (at step 4) either

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responds with a confirmation to execute the payment or does not respond. The automatic recurring payment server (at step 5) receives the response from the user or determines that there was a lack of a response within a specified period of time, and executes or does not execute the automatic recurring payment based on the response to the notification received from the user and/or the lack of a response to the notification from the user within the specified period of time.

On the other hand, in the system of Ensel, a user sends payment information that can include pre-authorized payment authorizations (at step 1). The IIP (at step 2) determines that a bill should be paid according to a pre-authorized payment authorization that was received from the user. The IIP (at step 3) executes the pre-authorized payment to pay the bill. This is clearly very different than determining that an automatic recurring payment is to be executed based on an automatic recurring online payment configuration, in response sending a notification to the user to notify the user that the automatic recurring payment is to be executed before the automatic recurring payment is executed, and determining whether or not to execute the automatic recurring payment based on a response received from the user and/or a lack of a response from the user within a specified period of time.

Ensel does not teach or suggest a method, computer readable medium encoded with a program, or a computer system for providing automatic recurring online payments in which a notification is sent to a user to notify the user that an automatic recurring payment is to be executed before the automatic recurring payment is executed, and it is determined whether or not to execute the automatic recurring payment based on at least one of a response to the notification received from the user and a lack of a response to the notification from the user within a specified period of time.

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VIII. CLAIMS APPENDIX

1.   A method for providing automatic recurring online payments, the method comprising the steps of:

receiving, from a user, an automatic recurring online payment configuration that includes an amount and an interval for executing a plurality of automatic recurring payments;

determining that one of the automatic recurring payments is to be executed based on the automatic recurring online payment configuration;

in response to determining that the one automatic recurring payment is to be executed, sending a notification to the user to notify the user that the one automatic recurring payment is to be executed, the notification being sent to the user before the one automatic recurring payment is executed; and

determining whether or not to execute the one automatic recurring payment based on at least one of a response to the notification received from the user and a lack of a response to the notification from the user within a specified period of time.

2.   The method of claim 1, wherein the automatic recurring online payment configuration further includes a source account for the automatic recurring payments, a recipient of the automatic recurring payments, and at least one payment date.

3.   The method of claim 1, wherein the notification comprises at least one of an email message and an instant message.

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4.   The method of claim 1, wherein the step of determining whether or not to execute the one automatic recurring payment comprises the sub-steps of:

receiving the response to the notification from the user; and

if the response from the user authorizes the one automatic recurring payment, executing the one automatic recurring payment according to the automatic recurring online payment configuration.

5.   The method of claim 4, wherein the step of determining whether or not to execute the one automatic recurring payment further comprises the sub-step of:

if the response from the user modifies the one automatic recurring payment, executing the one automatic recurring payment as modified.

6.   The method of claim 4, wherein the step of determining whether or not to execute the one automatic recurring payment further comprises the sub-step of:

if the response from the user suspends the automatic recurring payments, suspending two or more of the automatic recurring payments.

7.   The method of claim 4, wherein the step of determining whether or not to execute the one automatic recurring payment further comprises the sub-step of:

if the response from the user cancels the one automatic recurring payment, canceling the one automatic recurring payment.

8.   The method of claim 1, wherein in the step of determining whether or not to execute the one automatic recurring payment, if a response to the notification is not received from the user within the specified period of time, it is determined to execute the one automatic recurring payment.

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9.   The method of claim 1, wherein in the step of determining whether or not to execute the one automatic recurring payment, if a response to the notification is not received from the user within the specified period of time, it is determined to suspend the automatic recurring payments or cancel the one automatic recurring payment.

10.   A computer readable medium encoded with a program for providing automatic recurring online payments, the program comprising instructions for execution by a processing circuit for performing the steps of:

         receiving, from a user, an automatic recurring online payment configuration that includes an amount and an interval for executing a plurality of automatic recurring payments;

         determining that one of the automatic recurring payments is to be executed based on the automatic recurring online payment configuration;

         in response to determining that the one automatic recurring payment is to be executed, sending a notification to the user to notify the user that the one automatic recurring payment is to be executed, the notification being sent to the user before the one automatic recurring payment is executed; and

         determining whether or not to execute the one automatic recurring payment based on at least one of a response to the notification received from the user and a lack of a response to the notification from the user within a specified period of time.

11.   The computer readable medium of claim 10, wherein the notification comprises at least one of an email message and an instant message.

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12.   The computer readable medium of claim 10, wherein the step of determining whether or not to execute the one automatic recurring payment comprises the sub-steps of:

 receiving the response to the notification from the user; and

 if the response from the user authorizes the one automatic recurring payment, executing the one automatic recurring payment according to the automatic recurring online payment configuration.

13.   The computer readable medium of claim 12, wherein the step of determining whether or not to execute the one automatic recurring payment further comprises the sub-step of:

 if the response from the user modifies the one automatic recurring payment, executing the one automatic recurring payment as modified.

14.   The computer readable medium of claim 12, wherein the step of determining whether or not to execute the one automatic recurring payment further comprises the sub-steps of:

 if the response from the user suspends the automatic recurring payments, suspending two or more of the automatic recurring payments; and

 if the response from the user cancels the one automatic recurring payment, canceling the one automatic recurring payment.

15.   The computer readable medium of claim 10, wherein in the step of determining whether or not to execute the one automatic recurring payment, if a response to the notification is not received from the user within the specified period of time, it is determined to execute the one automatic recurring payment.

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16.   The computer readable medium of claim 10, wherein in the step of determining whether or not to execute the one automatic recurring payment, if a response to the notification is not received from the user within the specified period of time, it is determined to suspend the automatic recurring payments or cancel the one automatic recurring payment.

17.   A computer system for providing automatic recurring online payments, the computer system comprising:

a receiver receiving, from a user, an automatic recurring online payment configuration that includes an amount and an interval for executing a plurality of automatic recurring payments;

a processor determining that one of the automatic recurring payments is to be executed based on the automatic recurring online payment configuration; and

a transmitter sending, in response to determining that the one automatic recurring payment is to be executed, a notification to the user to notify the user that the one automatic recurring payment is to be executed, the notification being sent to the user before the one automatic recurring payment is executed,

wherein the processor determines whether or not to execute the one automatic recurring payment based on at least one of a response to the notification received from the user and a lack of a response to the notification from the user within a specified period of time.

18.   The computer system of claim 17,

wherein the response to the notification is received from the user, and

if the response from the user authorizes the one automatic recurring payment, the processor executes the one automatic recurring payment according to the automatic recurring online payment configuration.

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19.   The computer system of claim 18,

wherein if the response from the user modifies the one automatic recurring payment, the processor executes the one automatic recurring payment as modified.

20.   The computer system of claim 18,

wherein if the response from the user suspends the automatic recurring payments, the processor suspends two or more of the automatic recurring payments, and

if the response from the user cancels the one automatic recurring payment, the processor cancels the one automatic recurring payment.

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IX. EVIDENCE APPENDIX

NONE

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X. RELATED PROCEEDINGS APPENDIX

NONE

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